

CITI0241-US  
Serial No.:10034,427

**PATENT****REMARKS**

In the paper mailed August 30, 2004, the Office imposed a restriction requirement pursuant to 35 U.S.C. § 121, alleging that the instant application presented more than one invention as follows:

Restriction to one of the following inventions is required under 35 U.S.C. 121:

- I. Claims 1-12 and 20, drawn to authenticate and authorize of electronic transactions, and settle the payment by a financial institution, classified in class 705, subclass 39-44, 64-79.
- II. Claims 13-19 and 21-24, drawn to match a web search request by a financial institution, and negotiate the search result with the merchant, classified in class 707, subclass 1-6.

The undersigned hereby elects Group I, claims 1-12 and 20 to be examined at this time, without traverse. The undersigned representative reserves the right to file divisional applications for the remaining Group and claims.

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PATENT

CONCLUSION

Should the Examiner determine that any further action is necessary to place this application into better form, the Examiner is encouraged to telephone the undersigned representative at the number listed below. In addition, if any additional fees are required in connection with the filing of this response, the Commissioner is hereby authorized to charge the same to Deposit Account No. 501458.

Respectfully submitted,

Date: 9/30/04  
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